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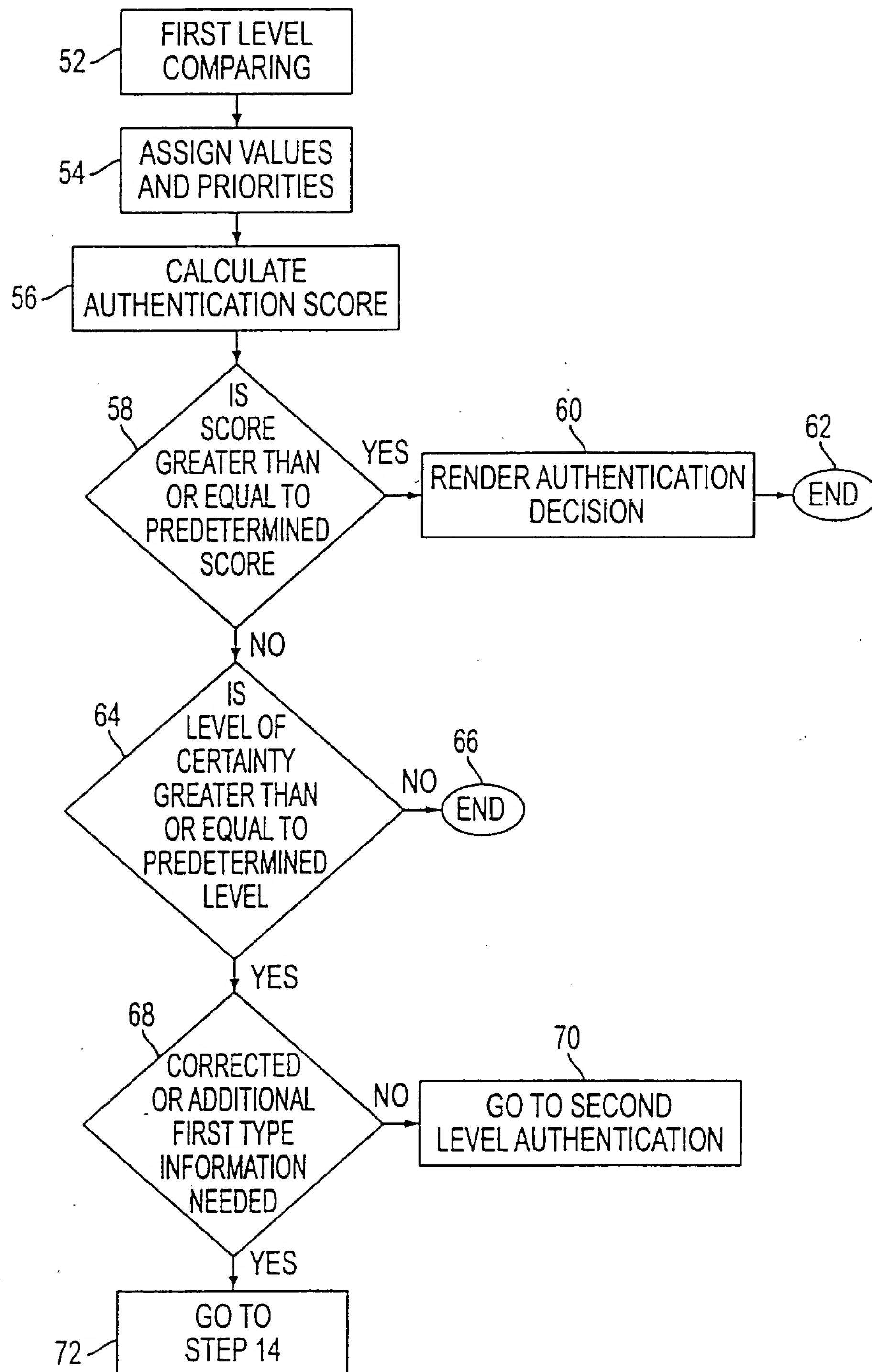


FIG. 2

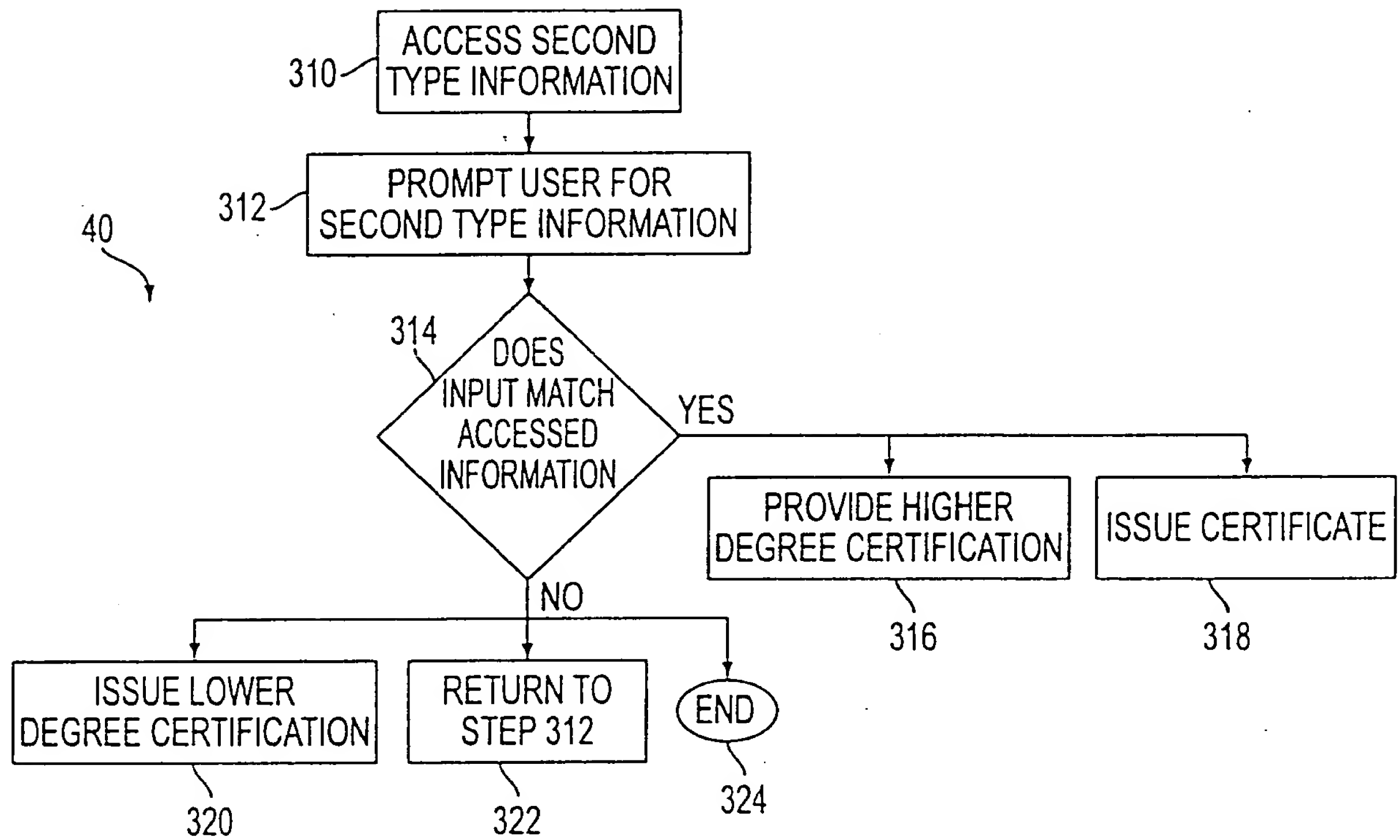


FIG. 3

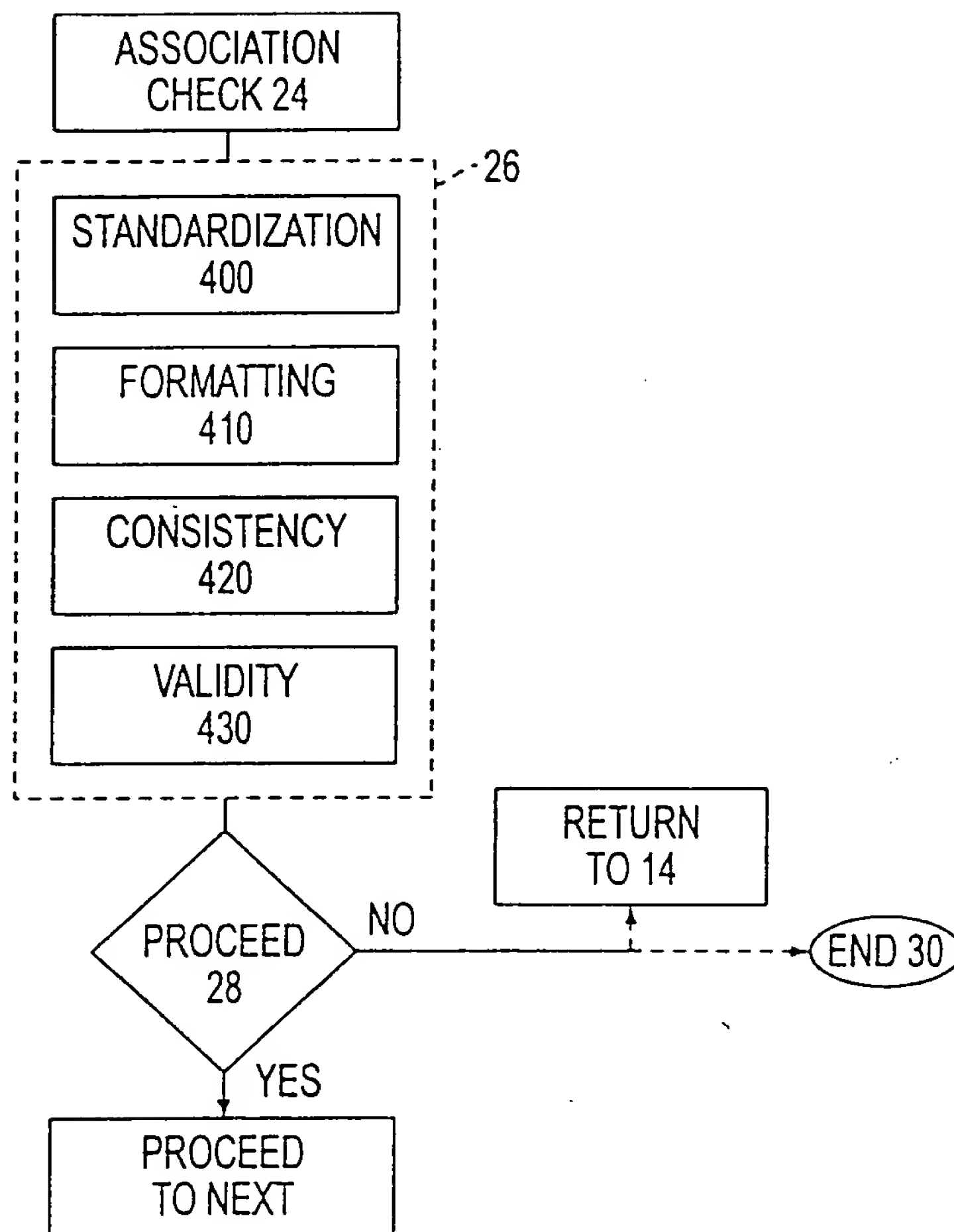


FIG. 4

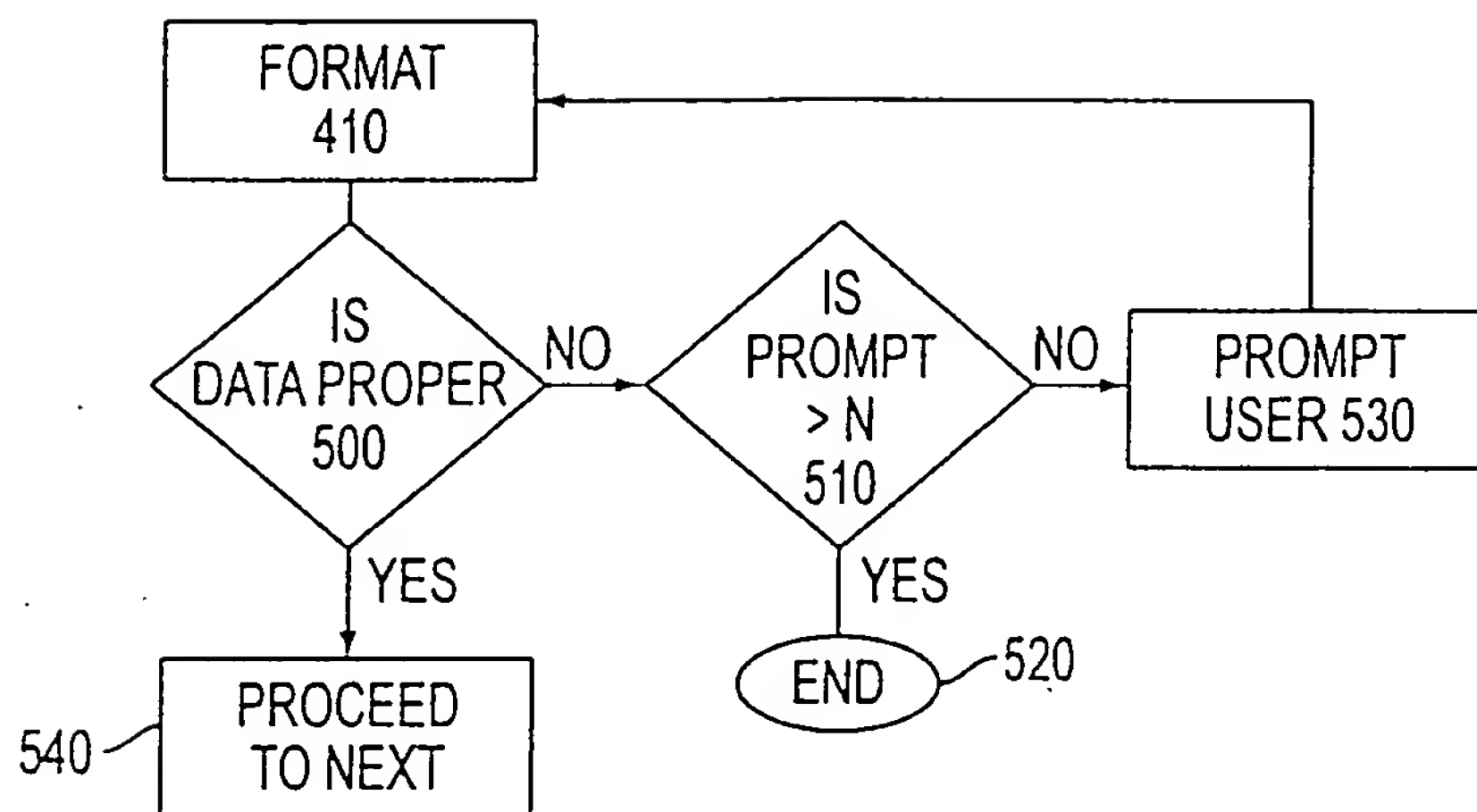


FIG. 5

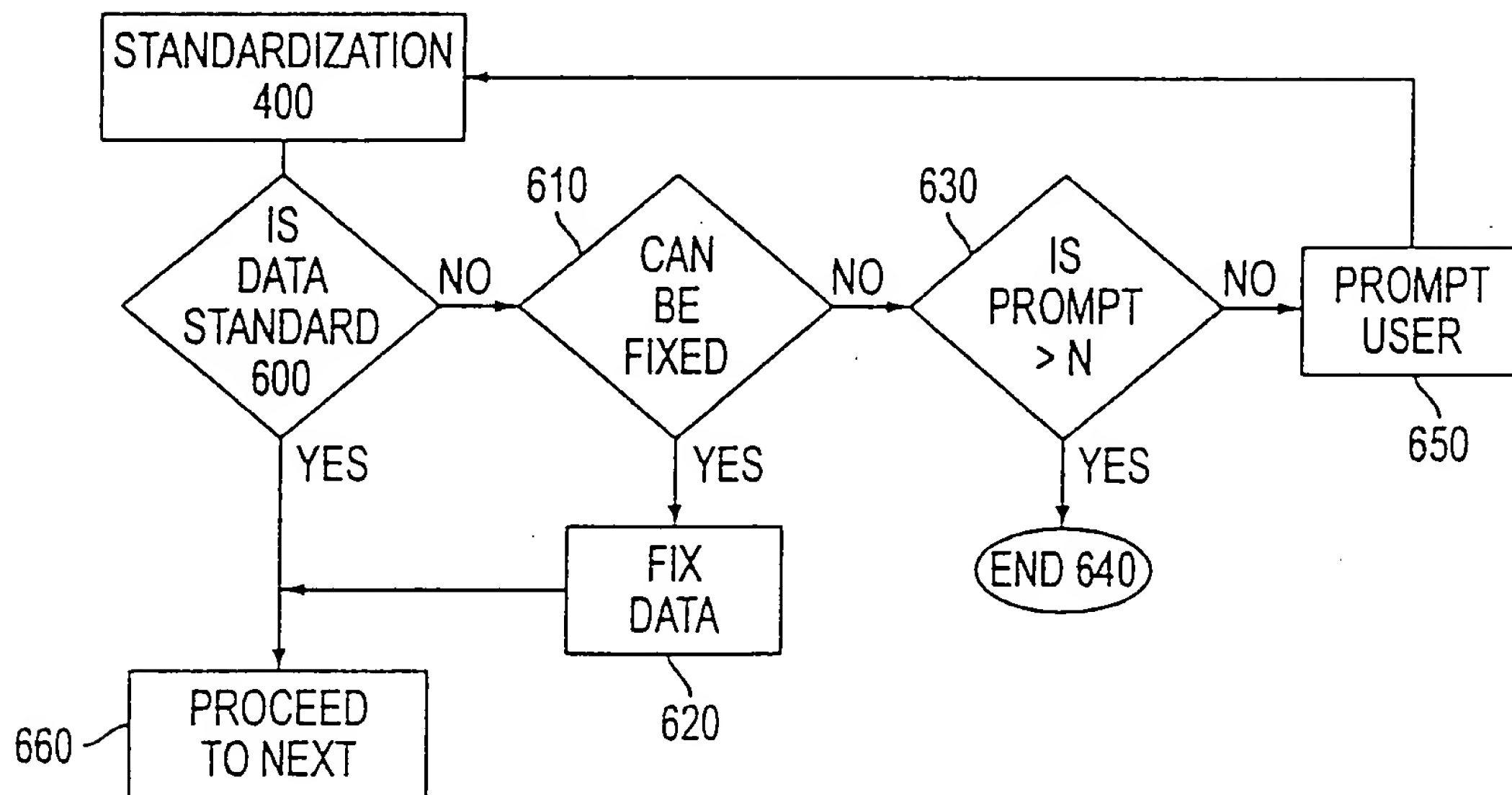


FIG. 6

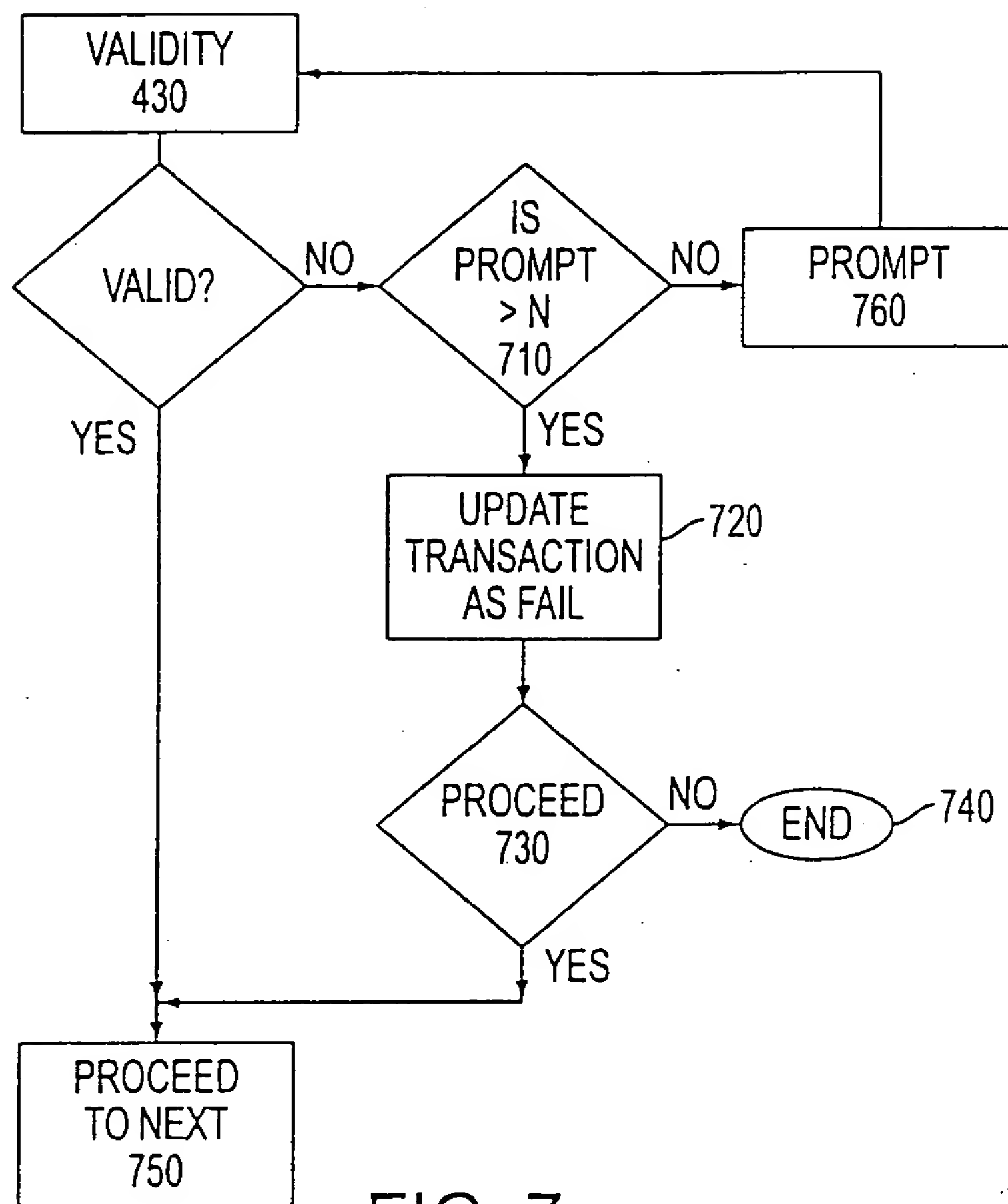


FIG. 7

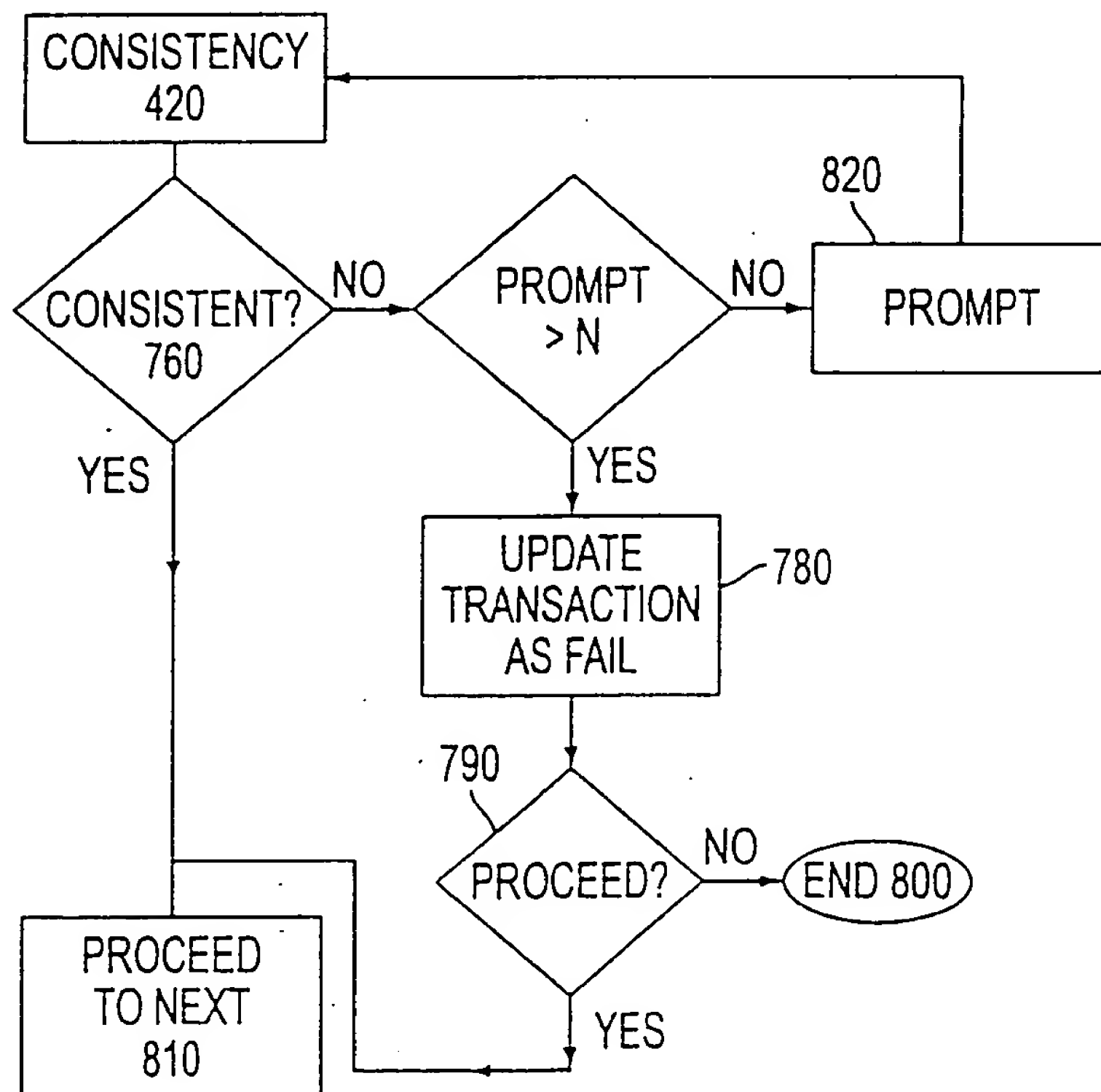


FIG. 8

POSTAL SOFT STATUS CODE ACTION MATRIX (EXAMPLE)												
DIGIT 3												
DIGIT 2	0	1	2	3	4	5	6	7	8	9	A	B
0	P	P	P	P	P	P	P	P	VP	VP	VP	VP
1	P	P	P	P	P	P	P	P	VP	VP	VP	VP
2	P	P	P	P	P	P	P	P	VP	VP	VP	VP
3	P	P	P	P	P	P	P	P	VP	VP	VP	VP
4	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
5	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
6	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
7	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
8	P	P	P	P	P	P	P	P	VP	VP	VP	VP
9	P	P	P	P	P	P	P	P	VP	VP	VP	VP
A	P	P	P	P	P	P	P	P	VP	VP	VP	VP
B	P	P	P	P	P	P	P	P	VP	VP	VP	VP
C	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
D	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
E	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
F	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP

ACTION CODE DEFINITIONS

P PROCEED TO AREA CODE VALIDATION.

VP ON THE FIRST ATTEMPT PRESENT THIS MESSAGE: "PLEASE VERIFY THAT THE ADDRESS YOU HAVE ENTERED IS CORRECT AND RE-SUBMIT." ON THE SECOND AND LAST ATTEMPT, LOG THE TRANSACTION RESULTS AND PROCEED TO AREA CODE VALIDATION.

FIG. 9

POSTAL SOFT ERROR CODE ACTION MATRIX (EXAMPLE)		
ERROR CODE	ACTION	
	ATTEMPT 1	ATTEMPT 2
E101	V	M
E212	V	M
E213	V	M
E214	V	M
E216	V	P
E302	V	P
E412	V	P
E413	V	P
E420	V	P
E421	V	P
E422	V	P
E423	V	P
E425	V	P
E427	V	P
E428	V	P
E429	V	P
E430	V	P
E431	V	P
E500	V	P
E501	M	
E502	V	M
E503	V	P
E504	V	P
E600	V	M

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ACTION CODE DEFINITIONS

V PRESENT THIS MESSAGE: "PLEASE VERIFY THAT THE ADDRESS YOU HAVE ENTERED IS CORRECT AND RE-SUBMIT."

M LOG TRANSACTION RESULTS AND PRESENT THIS MESSAGE: "WE ARE UNABLE TO IMMEDIATELY AUTHENTICATE YOUR IDENTITY WITH THE INFORMATION YOU HAVE PROVIDED. SOMEONE FROM OUR CUSTOMER SUPPORT DEPARTMENT WILL CONTACT YOU WITHIN THE NEXT 24 HOURS. IF YOU NEED TO SPEAK WITH SOMEONE IMMEDIATELY, PLEASE CALL CUSTOMER SUPPORT AT 1-800-999-9999."

P LOG TRANSACTION RESULTS AND PROCEED TO AREA CODE VALIDATION.

FIG. 10

APPLICATION VERIFICATION ACTION MATRIX (EXAMPLE)			
PROCESS AND OUTCOME	ACTION	MESSAGE	
X SSN VALIDATION			
PASS	GO TO ADDRESS VALIDATION		
FIRST REJECT	PRESENT MESSAGE	PLEASE VERIFY THAT THE SOCIAL SECURITY NUMBER YOU HAVE ENTERED IS CORRECT AND RE-SUBMIT.	
SECOND REJECT	LOG ALL APPLICATION DATA AND RESULTS OF SSN VALIDATION. PRESENT MESSAGE AND FORWARD APPLICATION TO CUSTOMER SUPPORT FOR MANUAL EVALUATION.	WE ARE UNABLE TO IMMEDIATELY AUTHENTICATE YOUR IDENTITY WITH THE INFORMATION YOU HAVE PROVIDED. SOMEONE FROM OUR CUSTOMER SUPPORT DEPARTMENT WILL CONTACT YOU WITHIN THE NEXT 24 HOURS. IF YOU NEED TO SPEAK WITH SOMEONE IMMEDIATELY, PLEASE CALL CUSTOMER SUPPORT AT 1-800-999-9999.	
X ADDRESS VALIDATION	SEE POSTAL SOFT ACTION MATRICES	SEE POSTAL SOFT ACTION MATRICES	
X AREA CODE VALIDATION			
PASS	GO TO DRIVERS LICENSE VALIDATION		
FIRST REJECT	PRESENT MESSAGE	PLEASE VERIFY THAT THE HOME PHONE NUMBER YOU HAVE ENTERED IS CORRECT AND RESUBMIT.	
SECOND REJECT	LOG RESULTS AND PROCEED TO NEXT PROCESS.		
X DRIVERS LICENSE VALIDATION			
PASS	GO TO IDENTIFICATION DECISIONING		
FIRST REJECT	PRESENT MESSAGE	PLEASE VERIFY THAT THE DRIVERS LICENSE NUMBER YOU HAVE ENTERED IS CORRECT AND RE-SUBMIT.	
SECOND REJECT	LOG RESULTS AND PROCEED TO NEXT PROCESS.		

FIG. 11

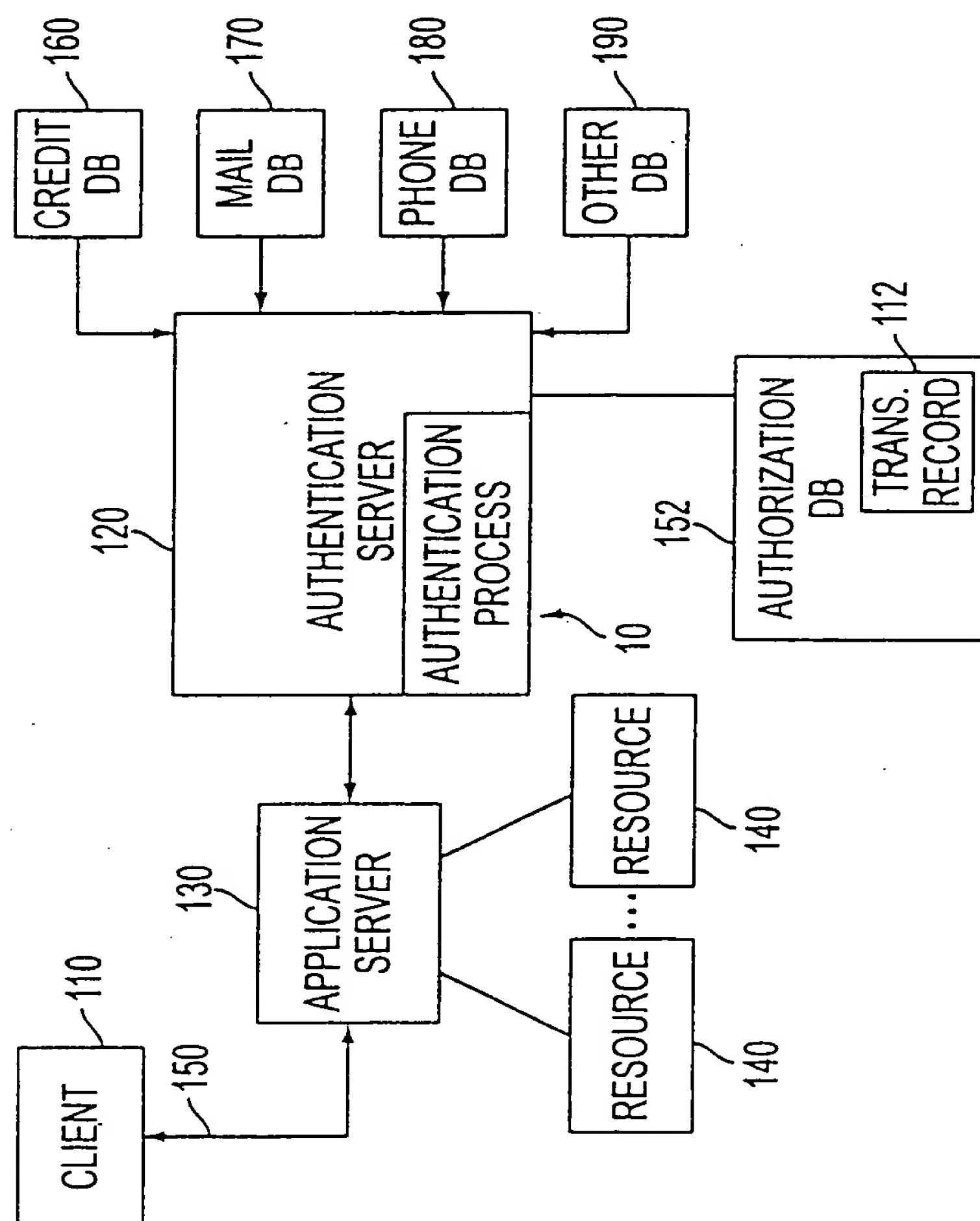


FIG. 12

TRANSACTION DATA REQUIRED FOR TRANSACTION LOGS

TRANSACTION ID	
TRANS NO.	
CUSTOMER NO.	
CONSUMER ID	
DATE/TIME	

APPLICATION INFORMATION*	
LAST NAME	
FIRST NAME	
MIDDLE NAME OR INITIAL	
SUFFIX	
MAIDEN NAME	
CURRENT ADDRESS - LINE 1	
CURRENT ADDRESS - LINE 2	
CURRENT ADDRESS - COUNTY	
CURRENT ADDRESS - CITY	
CURRENT ADDRESS - STATE	
CURRENT ADDRESS - ZIP CODE	
AT CA < 2 YEARS INDICATOR	
FORMER ADDRESS - LINE 1	
FORMER ADDRESS - LINE 2	
FORMER ADDRESS - COUNTY	
FORMER ADDRESS - CITY	
FORMER ADDRESS - STATE	
FORMER ADDRESS - ZIP CODE	
HOME PHONE NUMBER	
HOME PHONE > 4 MOS OLD INDICATOR	
AREA CODE CHANGE INDICATOR	
HOME PHONE PUB INDICATOR	
WORK PHONE NUMBER	
WORK PHONE EXTENSION	
GENDER	
DATE OF BIRTH	
SOCIAL SECURITY NUMBER	
DRIVERS LICENSE ISSUED INDICATOR	
DRIVERS LICENSE NUMBER	
DRIVERS LICENSE STATE OF ISSUE	
DL ADDRESS ≠ CA OR FA INDICATOR	
DL ADDRESS - LINE 1	
DL ADDRESS - LINE 2	
DL ADDRESS - CITY	
DL ADDRESS - STATE	
DL ADDRESS - ZIP CODE	
APPLICATION INFORMATION (CONTINUED)	

FIG. 13

MOTHER'S MAIDEN NAME	
YEAR OF HIGH SCHOOL GRADUATION	
NUMBER OF SIBLINGS	
E-MAIL ADDRESS	

*INFORMATION RECEIVED ON THE APPLICATION WILL BE STORED EXACTLY AS PROVIDED BY THE CONSUMER ON THE APPLICATION FORM.

PROCESSING RESULTS	
PROCESS COMPONENT	
PROCESS STATUS CODE	
PROCESS SCORE	
DATE/TIME	

VALID PROCESS COMPONENTS	VALID PROCESS SCORES
SSN VALIDATION	PASS, FAIL
ADDRESS VALIDATION	P, F
AREA CODE VALIDATION	P, F
DRIVER'S LICENSE FORMAT VALIDATION	P, F
ACRO ID COMPARE	BIG, REGULAR, POSSIBLE, NO HIT
METROMAIL ID COMPARE	B, R, P, N
DRIVERS LICENSE ID COMPARE	B, R, P, N
CUSTOMER LIST ID COMPARE	B, R, P, N
TRADE LINE TEST	B, R, P, N
MANUAL EVALUATION	B, R, P, N
ID DECISION	B, R, P, N

VALID PROCESS STATUS CODES	
STATUS CODE	DESCRIPTION
NOT ASSIGNED	PROCESS COMPLETE
NOT ASSIGNED	PROCESS COMPLETE - FLAGGED FOR MANUAL
NOT ASSIGNED	ABORTED - COMM ERROR
NOT ASSIGNED	ABORTED - SYSTEM ERROR
NOT ASSIGNED	ABORTED - SENT TO MANUAL

SSN VALIDATION DATA	
SSN EDIT CHECKS	PASS, FAIL, NOT INVOKED
SSN ISSUED CHECK	P, F, N
SSN DECEASED	P, F, N
SSN FRAUD	P, F, N
TABLE VERSION NO(S)	

FIG. 14

POSTALSOFT OUTPUT	
OUTPUT ADDRESS	
STATUS OR ERROR CODE	
RECORD TYPE	
DIRECTORY VERSION	
PROGRAM VERSION	
ACRO ID COMPARE DATA	
FILES RETURNED	0, 1, 2, 3, 4
FRAUD VICTIM	Y, N
SAFESCAN CODE	
L90 SEARCH SCORE	
CHOICEPOINT DRIVERS LICENSE ID COMPARE DATA	
CP # OF CANDIDATES RETURNED	
CP P151 CLASSIFICATION	RS = REPORT SUBJECT
CP NAME - LAST	
CP NAME - FIRST	
CP NAME - MIDDLE	
CP NAME - SUFFIX	
CP DATE OF BIRTH	
CP GENDER	
CP SSN	
CP FSI - NAME - LAST	MATCH, DISCREPANCY, BLANK
CP FSI - NAME - FIRST	M, D, BLANK
CP FSI - NAME - MIDDLE	M, D, BLANK
CP FSI - NAME - SUFFIX	M, D, BLANK
CP FSI - DATE OF BIRTH	M, D, BLANK
CP FSI - GENDER	M, D, BLANK
CP FSI - SSN	M, D, BLANK
CP DL51 CLASSIFICATION	CP = CURRENT PERSONAL CL = CURRENT LEARNER'S PERMIT CC = CURRENT COMMERCIAL PP = PREVIOUS PERSONAL PC = PREVIOUS COMMERCIAL
CP DRIVER'S LICENSE NUMBER	
CP DRIVER'S LICENSE STATE	
CP FSI - DRIVER'S LICENSE NBR	M, D, BLANK
CP FSI - DRIVER'S LICENSE STATE	M, D, BLANK
CP DRIVER'S LICENSE EXPIRATION DATE	POSSIBLE FUTURE ENHANCEMENT
CP DRIVER'S LICENSE ISSUE DATE	POSSIBLE FUTURE ENHANCEMENT
CP AL51 CLASSIFICATION	RA = RESIDENCE ADDRESS FA = FORMER ADDRESS
CP ADDRESS - HOUSE NUMBER	
CHOICEPOINT DRIVER'S LICENSE ID COMPARE DATA (CONT)	

CP ADDRESS - STREET NAME	
CP ADDRESS - APARTMENT NUMBER	
CP ADDRESS - CITY	
CP ADDRESS - STATE	
CP ADDRESS - ZIP	
CP ADDRESS - ZIP CODE + 4	
CP FSI - ADDRESS - HOUSE NUMBER	M, D, BLANK
CP FSI - ADDRESS - STREET NAME	M, D, BLANK
CP FSI - ADDRESS - APT NUMBER	M, D, BLANK
CP FSI - ADDRESS - CITY	M, D, BLANK
CP FSI - ADDRESS - STATE	M, D, BLANK
CP FSI - ADDRESS - ZIP CODE	M, D, BLANK
CP FSI - ADDRESS - ZIP CODE + 4	M, D, BLANK

* CP = CHOICEPOINT

METRONET ID COMPARE DATA	
MN NAME	
MN ADDRESS	
MN PHONE NUMBER	
MN PRIMARY RESPONSE CODE	
MN NM/ADD VERIFICATION RESPONSE CODE	
MN PHONE VERIFICATION RESPONSE CODE	
MN EDA REQUEST	Y, N
MN EDA REQUEST CONFIDENCE CODE	NULL, IF EDA CHECK = 'N'

* MN = METRONET

TRADE LINE TEST DATA	
TRADE TYPE	M, A, P, S, G
DATE OPENED	
LENDER NAME	
LENDER - MULTIPLE CHOICE OPTIONS*	
LENDER - CONSUMER RESPONSE	
TERMS OR MONTHLY PMT	
TERMS OR MONTHLY PMT - MC OPTIONS*	
TERMS OR MONTHLY PMT - CONSUMER RESP	

* MULTIPLE CHOICE OPTIONS SHOULD BE STORED IN THE ORDER PRESENTED TO THE CONSUMER AND WITH THE CORRECT RESPONSE INCLUDED.

FIG. 16

MATCH NAME	PATTERN RECOGNITION CODE	FIELDS MATCHED	FIELDS NOT EQUAL	FIELDS IN WHICH MATCH IS IRRELEVANT	TIME FRAME	ADDITIONAL CRITERIA	REASONING
SAME CONSUMER	C	LAST NAME, FIRST NAME, SSN, DOB, VALID SSN FLAG		STR NUM, CITY, STATE, ZIP, E-MAIL ADDRESS, IP ADDRESS, HOME PHONE NUMBER	GREATER THAN 2 ATTEMPTS WITHIN 72 HOURS		ON 2ND ATTEMPT, RECOGNIZE THE CONSUMER HAS VISITED US ONCE BEFORE AND DISPLAY THE SAME QILT. POSSIBLE FRAUD: GREATER THAN 2 ATTEMPTS FOR SAME CONSUMER
SAME E-MAIL ADDRESS/ DIFFERENT CUSTOMER	D	E-MAIL ADDRESS MATCHES		STR NUM, CITY, STATE, ZIP, IP ADDRESS, HOME PHONE NUMBER	GREATER THAN 2 ATTEMPTS WITHIN 72 HOURS	IF SAME FIRST NAME AND SAME LAST NAME AND SAME SSN AND SAME DOB -> OK; ELSE IF DIFFERENT FIRST NAME OR DIFFERENT LAST NAME OR DIFFERENT SSN OR DIFFERENT DOB -> POSSIBLE FRAUD RECOGNIZED	SAME PERSON MAY RE-ENTER APPLICATION; POSSIBLE FRAUD: ODDS OF MULTIPLE ATTEMPTS WITHIN SPECIFIED TIME FRAME THRU DIFFERENT CUSTOMERS FROM SAME E-MAIL ADDRESS ARE UNLIKELY - EXCEPT FOR SPOUSES (CHILDREN OVER 18 PROBABLY HAVE DIFFERENT E-MAIL ADDRESSES).
SAME E-MAIL ADDRESS/SAME CUSTOMER	E	E-MAIL ADDRESS MATCHES		STR NUM, CITY, STATE, ZIP, IP ADDRESS, HOME PHONE NUMBER	GREATER THAN 2 ATTEMPTS WITHIN 60 HOURS	IF SAME FIRST NAME AND SAME LAST NAME AND SAME SSN AND SAME DOB -> OK; ELSE IF DIFFERENT FIRST NAME OR DIFFERENT LAST NAME OR DIFFERENT SSN OR DIFFERENT DOB -> POSSIBLE FRAUD RECOGNIZED	SAME PERSON MAY RE-ENTER APPLICATION; POSSIBLE FRAUD: ODDS OF MULTIPLE ATTEMPTS WITHIN SPECIFIED TIME FRAME THRU SAME CUSTOMER FROM SAME E-MAIL ADDRESS ARE UNLIKELY - EXCEPT FOR SPOUSES. CUSTOMERS SHOULD USE SPECIAL ACCESS ID AFTER RCA COMPLETED ONCE.
SAME LAST NAME	L	LAST NAME, IP ADDRESS MATCHES		STR NUM, CITY, STATE, ZIP, IP ADDRESS, HOME PHONE NUMBER	GREATER THAN 2 ATTEMPTS WITHIN 72 HOURS	IF SAME FIRST NAME AND SAME SSN AND SAME DOB -> OK; ELSE IF DIFFERENT FIRST NAME OR DIFFERENT SSN OR DIFFERENT DOB -> POSSIBLE FRAUD RECOGNIZED	FRAUD (AND POSSIBLY HOSTILE ATTACK?) : SOMEONE KNOWS LAST NAME, AND POSSIBLY ADDRESS, CHANGES FIRST NAME, SSN, AND/OR DOB TO 'STEAL IDENTITY'

FIG. 17 904

SAME ADDR & SSN	S	STR NUM, CITY, STATE, ZIP, SSN, VALID SSN FLAG ALL MATCH	LAST NAME	FIRST NAME, DOB, HOME PHONE NUMBER	GREATER THAN 2 ATTEMPTS WITHIN 72 HOURS		FRAUD: SOMEONE STEALING INFO ABOUT ANOTHER, BUT USING OWN ADDRESS FOR MAILING PURPOSES, TRYING VARIOUS LAST NAMES
SAME ADDR & LAST NAME	N	STR NUM, CITY, STATE, ZIP, LAST NAME, VALID SSN FLAG ALL MATCH	SSN		GREATER THAN 2 ATTEMPTS WITHIN 72 HOURS		FRAUD: SOMEONE STEALING INFO ABOUT ANOTHER, BUT USING OWN ADDRESS FOR MAILING PURPOSES, TRYING VARIOUS SSNs
6 FOR 6	X	LAST NAME, FIRST NAME, IP ADDRESS, SSN, DOB, E-MAIL, STATE, ZIP ALL MATCH			GREATER THAN 2 ATTEMPTS WITHIN 72 HOURS		ON 2ND ATTEMPT, RECOGNIZE THE CONSUMER HAS VISITED US ONCE BEFORE AND DISPLAY THE SAME QILT. POSSIBLE FRAUD: GREATER THAN 2 ATTEMPTS FOR SAME CONSUMER.
SAME APPLICATION	A	IP ADDRESS, FIRST NAME, MIDDLE, LAST NAME, SUFFIX, E-MAIL ADDRESS, STR NUMBER, STREET NAME, STREET TYPE, CITY, STATE, ZIP, SSN, HOME PHONE, DOB, SSN VALID FLAG ALL THE MATCH	LAST NAME		GREATER THAN 2 ATTEMPTS WITHIN 24 HOURS		POSSIBLE HOSTILE ATTACK - SOMEONE VARYING PIECE OF APPLICATION INFORMATION - SIMILAR TO ATTEMPTS FOR ACRO FILES (PER JIM DIFFENBAUGH)

FIG. 18

MATCH NAME	NUMBER OF SESSIONS (RETURNED FROM PATTERN RECOGNITION)	ACTION
SAME CONSUMER	0	NEW QILT
SAME CONSUMER	1	PREVIOUS QILT
SAME CONSUMER	>1	SUSPECTED FRAUD: LOCK OUT
SAME E-MAIL/DIFFERENT CUSTOMER/DIFFERENT CONSUMER	0	NEW QILT
SAME E-MAIL/DIFFERENT CUSTOMER/DIFFERENT CONSUMER	1	NEW QILT
SAME E-MAIL/DIFFERENT CUSTOMER/DIFFERENT CONSUMER	>1	SUSPECTED FRAUD: LOCK OUT
SAME E-MAIL/SAME CUSTOMER/DIFFERENT CONSUMER	0	NEW QILT
SAME E-MAIL/SAME CUSTOMER/DIFFERENT CONSUMER	1	NEW QILT
SAME E-MAIL/SAME CUSTOMER/DIFFERENT CONSUMER	>1	SUSPECTED FRAUD: LOCK OUT
SAME LAST NAME/SAME IP ADDRESS	0	NEW QILT
SAME LAST NAME/SAME IP ADDRESS	1	NEW QILT
SAME LAST NAME/SAME IP ADDRESS	>1	SUSPECTED FRAUD: LOCK OUT
SAME ADDRESS/SAME SSN/DIFFERENT LAST NAME	0	NEW QILT
SAME ADDRESS/SAME SSN/DIFFERENT LAST NAME	1	NEW QILT
SAME ADDRESS/SAME SSN/DIFFERENT LAST NAME	>1	SUSPECTED FRAUD: LOCK OUT
SAME ADDRESS/DIFFERENT SSN/SAME LAST NAME	0	NEW QILT
SAME ADDRESS/DIFFERENT SSN/SAME LAST NAME	1	NEW QILT
SAME ADDRESS/DIFFERENT SSN/SAME LAST NAME	>1	SUSPECTED FRAUD: LOCK OUT
6 FOR 6	0	NEW QILT
6 FOR 6	1	NEW QILT
6 FOR 6	>1	SUSPECTED FRAUD: LOCK OUT
SAME APPLICATION	0	NEW QILT
SAME APPLICATION	1	NEW QILT
SAME APPLICATION	>1	SUSPECTED FRAUD: LOCK OUT

FIG. 19

TRADE LINE TEST POINT ASSIGNMENT MATRIX FOR TRADE TYPES (EXAMPLE)					
MORTGAGE LOAN QUESTION(S)	AUTO LOAN QUESTION(S)	INSTALLMENT LOAN QUESTION(S)	STUDENT LOAN QUESTION(S)	GAS CARD QUESTION	MAX ALLOWABLE CERTAINTY SCORE
50	25	25			100
50	30		20		100
50	40			10	100
50		30	20		100
50		40		10	100
60			30	10	100
	35	35	30		100
	45	45		10	100
	50		30	10	90
		50	30	10	90
50	40				90
50		40			90
60			30		90
60				10	70
	45	45			90
	50		30		80
	50			10	60
		50	30		80
		50		10	60
			30	10	40
50					50
	40				40
		40			40
			30		30
				10	10

FIG. 20

TRADE LINE TEST WEIGHT ASSIGNMENT MATRIX FOR QUESTION TYPES (EXAMPLE) (%)				
LENDER NAME QUESTION	MONTHLY PAYMENT QUESTION	TERMS QUESTION	NO SECOND QUESTION	
75	25			
80		20		
80			0	
*100	0			
*100		0		

* THESE ENTRIES APPLY TO THE GAS CARD TRADE TYPE ONLY. A SECOND QUESTION WILL NEVER BE POSED FOR GAS CARD TRADE TYPES, THEREFORE ALL OF THE POINTS AVAILABLE FOR THIS TRADE TYPE SHOULD BE APPLIED TO THE CREDIT PROVIDER QUESTION.

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FIG. 21

MATCH QUALITY MATRIX FOR TRADE LINE TEST (EXAMPLE)	
CERTAINTY SCORE	CUSTOMER RANKING
85 - 100	B
40 - 84	R
10 - 39	P
0 - 9	N

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FIG. 22

CERTAINTY SCORES FOR ID DECISIONING - SORTED BY CERTAINTY SCORE					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	METRONET	CHOICEPOINT	TRADE LINE TEST	STANDARD	CUSTOM
B	B	B	B	100	
B	B	R	B	95	
B	R	B	B	95	
R	B	B	B	95	
B	B	P	B	91	
B	B	N	B	90	
B	R	R	B	90	
R	B	R	B	90	
R	R	B	B	90	
B	R	P	B	86	
R	B	P	B	86	
B	R	N	B	85	
B	P	B	B	85	
R	B	N	B	85	
R	R	R	B	85	
P	B	B	B	85	
R	R	P	B	81	
B	B	B	R	80	
B	P	R	B	80	
B	N	B	B	80	
R	R	N	B	80	
R	P	B	B	80	
P	B	R	B	80	
P	R	B	B	80	
B	P	P	B	76	
P	B	P	B	76	
B	B	R	R	75	
B	R	B	R	75	
B	P	N	B	75	
B	N	R	B	75	
R	B	B	R	75	
R	P	R	B	75	
R	N	B	B	75	
P	B	N	B	75	
P	R	R	B	75	
B	B	P	R	71	
B	N	P	B	71	
R	P	P	B	71	
P	R	P	B	71	
B	B	N	R	70	
B	R	R	R	70	
B	N	N	B	70	
R	B	R	R	70	
R	R	B	R	70	
R	P	N	B	70	
R	N	R	B	70	
P	R	N	B	70	
P	P	B	B	70	
B	R	P	R	66	

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FIG. 23

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	METRONET	CHOICEPOINT	TRADE LINE TEST	STANDARD	CUSTOM
R	B	P	R	66	
R	N	P	B	66	
B	R	N	R	65	
B	P	B	R	65	
R	B	N	R	65	
R	R	R	R	65	
R	N	N	B	65	
P	B	B	R	65	
P	P	R	B	65	
P	N	B	B	65	
B	R	P	R	61	
P	P	P	B	61	
B	P	R	R	60	
B	N	B	R	60	
R	R	N	R	60	
R	P	B	R	60	
P	B	R	R	60	
P	R	B	R	60	
P	P	N	B	60	
P	N	R	B	60	
B	P	P	R	56	
P	B	P	R	56	
P	N	P	B	56	
B	B	B	P	55	
B	P	N	R	55	
B	N	R	R	55	
R	P	R	R	55	
R	N	B	R	55	
P	B	N	R	55	
P	R	R	R	55	
P	N	N	B	55	
B	N	P	R	51	
R	P	P	R	51	
P	R	P	R	51	
B	B	B	N	50	
B	B	R	P	50	
B	R	B	P	50	
B	N	N	R	50	
R	B	B	P	50	
R	P	N	R	50	
R	N	R	R	50	
P	R	N	R	50	
P	P	B	R	50	
B	B	P	P	46	
R	N	P	R	46	
B	B	R	N	45	
B	B	N	P	45	
B	R	B	N	45	
B	R	R	P	45	

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FIG. 24

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	METRONET	CHOICEPOINT	TRADE LINE TEST	STANDARD	CUSTOM
R	B	B	N	45	
R	B	R	P	45	
R	R	B	P	45	
R	N	N	R	45	
P	P	R	R	45	
P	N	B	R	45	
B	B	P	N	41	
B	R	P	P	41	
R	B	P	P	41	
P	P	P	R	41	
B	B	N	N	40	
B	R	R	N	40	
B	R	N	P	40	
B	P	B	P	40	
R	B	R	N	40	
R	B	N	P	40	
R	R	B	N	40	
R	R	R	P	40	
P	B	B	P	40	
P	P	N	R	40	
P	N	R	R	40	
B	R	P	N	36	
R	B	P	N	36	
R	R	P	P	36	
P	N	P	R	36	
B	R	N	N	35	
B	P	B	N	35	
B	P	R	P	35	
B	N	B	P	35	
R	B	N	N	35	
R	R	R	N	35	
R	R	N	P	35	
R	P	B	P	35	
P	B	B	N	35	
P	B	R	P	35	
P	R	B	P	35	
P	N	N	R	35	
B	P	P	P	31	
R	R	P	N	31	
P	B	P	P	31	
B	P	R	N	30	
B	P	N	P	30	
B	N	B	N	30	
B	N	R	P	30	
R	R	N	N	30	
R	P	B	N	30	
R	P	R	P	30	
R	N	B	P	30	
P	B	R	N	30	

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FIG. 25

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	METRONET	CHOICEPOINT	TRADE LINE TEST	STANDARD	CUSTOM
P	B	N	P	30	
P	R	B	N	30	
P	R	R	P	30	
N	B	B	N	30	
N	B	B	N	30	
N	B	B	N	30	
N	B	B	N	30	
B	P	P	N	26	
B	N	P	P	26	
R	P	P	P	26	
P	B	P	N	26	
P	R	P	P	26	
B	P	N	N	25	
B	N	R	N	25	
B	N	N	P	25	
R	P	R	N	25	
R	P	N	P	25	
R	N	B	N	25	
R	N	R	P	25	
P	B	N	N	25	
P	R	R	N	25	
P	R	N	P	25	
P	P	B	P	25	
N	B	R	N	25	
N	B	R	N	25	
N	B	R	N	25	
N	B	R	N	25	
N	R	B	N	25	
N	R	B	N	25	
N	R	B	N	25	
B	N	P	N	21	
R	P	P	N	21	
R	N	P	P	21	
P	R	P	N	21	
N	B	P	N	21	
N	B	P	N	21	
N	B	P	N	21	
N	B	P	N	21	
B	N	N	N	20	
R	P	N	N	20	
R	N	R	N	20	
R	N	N	P	20	
P	R	N	N	20	
P	P	B	N	20	
P	P	R	P	20	
P	N	B	P	20	
N	B	N	N	20	
N	B	N	N	20	

918

FIG. 26

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	METRONET	CHOICEPOINT	TRADE LINE TEST	STANDARD	CUSTOM
N	B	N	N	20	
N	B	N	N	20	
N	R	R	N	20	
N	R	R	N	20	
N	R	R	N	20	
N	R	R	N	20	
R	N	P	N	16	
P	P	P	P	16	
N	R	P	N	16	
N	R	P	N	16	
N	R	P	N	16	
N	R	P	N	16	
R	N	N	N	15	
P	P	R	N	15	
P	P	N	P	15	
P	N	B	N	15	
P	N	R	P	15	
N	R	N	N	15	
N	R	N	N	15	
N	R	N	N	15	
N	R	N	N	15	
N	P	B	N	15	
N	P	B	N	15	
N	P	B	N	15	
N	P	B	N	15	
P	P	P	N	11	
P	N	P	P	11	
P	P	N	N	10	
P	N	R	N	10	
P	N	N	P	10	
N	P	R	N	10	
N	P	R	N	10	
N	P	R	N	10	
N	P	R	N	10	
N	N	B	N	10	
N	N	B	N	10	
N	N	B	N	10	
N	N	B	N	10	
P	N	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
P	N	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	N	R	N	5	

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FIG. 27

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	METRONET	CHOICEPOINT	TRADE LINE TEST	STANDARD	CUSTOM
N	N	R	N	5	
N	N	R	N	5	
N	N	R	N	5	
N	N	P	N	1	
N	N	P	N	1	
N	N	P	N	1	
N	N	P	N	1	
N	N	N	N	0	
N	N	N	N	0	
N	N	N	N	0	
N	N	N	N	0	

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FIG. 28

VALUE ASSIGNMENT TABLE											
EVENT	MAX SCORE		ACRO		METRONET		CHOICEPOINT		TRADE LINE TEST		
	STANDARD	CUSTOM	STANDARD	CUSTOM	STANDARD	CUSTOM	STANDARD	CUSTOM	STANDARD	CUSTOM	
BIG HIT	100		20		20		10		50		
REGULAR HIT	70		15		15		5		30		
POSSIBLE HIT	36		5		5		1		5		
NO HIT	0		0		0		0		0		

FIG. 29

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CERTAINTY SCORE THRESHOLD TABLE		
CERTAINTY SCORE	ACTION	
80 - 100	ACTION A	
60 - 79	ACTION B	
40 - 59	ACTION C	
0 - 39	ACTION D	

FIG. 30

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EQUIFAX

IDENTITY VERIFICATION CENTER

INTERACTIVE QUERY

TO APPLY FOR YOUR DIGITAL CERTIFICATE, YOU MUST ENTER THE INFORMATION REQUESTED BELOW.
REQUIRED FIELDS ARE BOLD.

PERSONAL IDENTIFICATION INFORMATION

YOUR NAME

FIRST PAUL

MIDDLE M

LAST BENTON

SUFFIX GENDER ☐ FEMALE
☒ MALE

SOCIAL SECURITY NUMBER 222 - 01 - 4141

DATE OF BIRTH MONTH 03 DAY 07 YEAR 1959

MAIDEN NAME
(IF APPLICABLE)

E-MAIL ADDRESS jsmith@abcdefg.com

(REENTER FOR
CONFIRMATION) jsmith@abcdefg.com

CURRENT ADDRESS

ADDRESS 3199 BARRACK DRIVE

LINE 2

CITY ALPHARETTA

STATE GA

ZIP 30202

COUNTY/PARISH FULTON

TIME AT CURRENT
ADDRESS LESS THAN 2 YEARS

FORMER ADDRESS

(REQUIRED IF CURRENT ADDRESS LESS THAN 2 YEARS)

ADDRESS 8544 FULTON INDUSTRIAL BLVD
LINE 2
CITY ATLANTA
STATE GA
ZIP 30396
COUNTY/PARISH FULTON

PHONE NUMBER INFORMATION

PHONE NUMBERS MAY BE FORMATTED (nnn) nnn - nnnn, or nnn - nnn - nnnn, OR n

HOME PHONE NUMBER (770) 592 - 3673

HAS THE AREA CODE OF YOUR HOME PHONE
NUMBER CHANGED IN THE LAST 6 MONTHS? NOHAVE YOU HAD YOUR CURRENT HOME PHONE
NUMBER FOR MORE THAN 4 MONTHS? YES

IS YOUR HOME PHONE NUMBER PUBLISHED? YES

WORK PHONE NUMBER

EXTENSION

DRIVER'S LICENSE INFORMATION

DO YOU HAVE OR HAVE YOU EVER HAD A DRIVER'S LICENSE? YES
(NUMBER AND STATE REQUIRED IF YES) NO

DRIVER'S LICENSE NUMBER B36492014

STATE OF ISSUE GA

DRIVER'S LICENSE ADDRESS SAME AS CURRENT ADDRESS

(ADDRESS REQUIRED IF DIFFERENT) SAME AS FORMER ADDRESS
DIFFERENT ADDRESS

ADDRESS
LINE 2
CITY
STATE
ZIP

PLEASE ENTER THE FOLLOWING INFORMATION.
IT WILL BE USED FOR ADDITIONAL SECURITY.

FIG. 32

MOTHER'S MAIDEN NAME
YEAR OF HIGH SCHOOL GRADUATION (YYYY)
NUMBER OF SIBLINGS (INCLUDING HALF AND STEP SIBLINGS)

SUBMIT REQUEST

CANCEL REQUEST

FIG. 33

EQUIFAX

IDENTITY VERIFICATION CENTER

INTERACTIVE QUERY

1. YOUR CREDIT FILE INDICATES YOU MAY HAVE A MORTGAGE LOAN, ON OR AROUND AUGUST 1998. PLEASE CHOOSE THE CREDIT PROVIDER FOR THE FOLLOWING OPTIONS:
 - ☐ BANK OF AMERICA, FSB
 - ☐ DARBY BANK & TRUST CO.
 - ☒ HEALTH CARE CREDIT UNION
 - ☐ IBEW FEDERAL CREDIT UNION
 - ☐ NONE OF THE ABOVE
2. PLEASE CHOOSE THE RANGE WITHIN WHICH YOUR MONTHLY PAYMENT LIES FOR THE PREVIOUSLY REFERENCED ACCOUNT. IF YOU MAKE BI-WEEKLY PAYMENTS MULTIPLY THE PAYMENT BY 2.17 TO CALCULATE THE MONTHLY PAYMENT.
 - ☐ \$575 - \$674
 - ☐ \$675 - \$774
 - ☒ \$775 - \$874
 - ☐ \$875 - \$974
 - ☐ NONE OF THE ABOVE
3. YOUR CREDIT FILE INDICATES YOU MAY HAVE AN INSTALLMENT ACCOUNT SUCH AS BANK LOANS, ELECTRONIC/APPLIANCE ACCOUNTS, JEWELER ACCOUNTS, AUTO LOANS OPENED IN OR AROUND NOVEMBER 1994. PLEASE CHOOSE THE CREDITOR FOR THIS ACCOUNT FROM THE FOLLOWING OPTIONS:
 - ☒ EXCEL FEDERAL CREDIT UNION
 - ☐ HALLMARK FINANCE CO.
 - ☐ INDEPENDENT BANK
 - ☐ JOE COOPER'S FINANCE CORP.
 - ☐ NONE OF THE ABOVE

FIG. 34

4. PLEASE CHOOSE THE RANGE WITHIN WHICH YOUR MONTHLY PAYMENT LIES FOR THE PREVIOUSLY REFERENCED ACCOUNT. IF YOU MAKE BI-WEEKLY PAYMENTS MULTIPLY THE PAYMENT BY 2.17 TO CALCULATE THE MONTHLY PAYMENT.
 - ☐ \$375 - \$424
 - ☒ \$425 - \$474
 - ☐ \$475 - \$524
 - ☐ \$525 - 4574
 - ☐ NONE OF THE ABOVE

SUBMIT REQUEST

CANCEL REQUEST

FIG. 35

The screenshot shows a web interface for the Equifax Identity Verification Center. On the left, there is a vertical bracket. The main content area has a header with 'EQUIFAX' in a box and 'IDENTITY VERIFICATION CENTER' in a larger box. Below this, the text 'INTERACTIVE QUERY' is displayed. A message states: 'YOU HAVE BEEN SUCCESSFULLY AUTHENTICATED. TO GET YOUR DIGITAL CERTIFICATE, CLICK THE CONTINUE BUTTON.' At the bottom, there is a 'CONTINUE' button.

EQUIFAX IDENTITY VERIFICATION CENTER

INTERACTIVE QUERY

YOU HAVE BEEN SUCCESSFULLY AUTHENTICATED.
TO GET YOUR DIGITAL CERTIFICATE, CLICK THE CONTINUE BUTTON.

CONTINUE

FIG. 36

The screenshot shows a web interface for Equifax User Enrollment. On the left, there is a vertical bracket. The main content area has a title 'EQUIFAX USER ENROLLMENT' with a horizontal line underneath. To the right of the title is the text 'ENROLLMENT STATUS'. Below this, an error message reads: 'THE CHALLENGE RESPONSE YOU ENTERED DOES NOT MATCH THE ONE IN OUR RECORDS. PLEASE RE-TYPE AND CLICK CHECK ENROLLMENT STATUS AGAIN. IF THE PROBLEM PERSISTS, CONTACT THE SYSTEM ADMINISTRATOR.' This is followed by instructions: 'TO CHECK THE STATUS OF YOUR USER ENROLLMENT, PLEASE ENTER THE CHALLENGE RESPONSE EXACTLY AS YOU DID WHEN YOU SUBMITTED YOUR ENROLLMENT REQUEST.' Below the instructions is the text 'CHECK USER ENROLLMENT STATUS'. Then, there is a 'CHALLENGE QUESTION: WHAT IS HASH'S FAVORITE HASH?' followed by a 'CHALLENGE RESPONSE:' label and a text input field containing 'SHA1'. At the bottom, there is a 'CHECK ENROLLMENT STATUS' button.

EQUIFAX USER ENROLLMENT

ENROLLMENT STATUS

THE CHALLENGE RESPONSE YOU ENTERED DOES NOT MATCH THE ONE IN OUR RECORDS.
PLEASE RE-TYPE AND CLICK CHECK ENROLLMENT STATUS AGAIN. IF THE PROBLEM PERSISTS,
CONTACT THE SYSTEM ADMINISTRATOR.

TO CHECK THE STATUS OF YOUR USER ENROLLMENT, PLEASE ENTER THE CHALLENGE
RESPONSE EXACTLY AS YOU DID WHEN YOU SUBMITTED YOUR ENROLLMENT REQUEST.

CHECK USER ENROLLMENT STATUS

CHALLENGE QUESTION: WHAT IS HASH'S FAVORITE HASH?

CHALLENGE RESPONSE: SHA1

CHECK ENROLLMENT STATUS

FIG. 37

EQUIFAX USER ENROLLMENT

SUBMIT ENROLLMENT REQUEST

TO ENROLL YOURSELF AND OBTAIN A CERTIFICATE TO ACCESS EQUIFAX'S SECURE NETWORK:

1. VERIFY AND SUBMIT THE USER ENROLLMENT FORM BELOW.
2. MAKE SURE YOU ENTER A CHALLENGE QUESTION OF YOUR CHOICE (e.g., "WHAT IS THE LAST 4 DIGITS OF YOUR HOME PHONE NUMBER?") AND THE CORRESPONDING CHALLENGE RESPONSE (e.g., "2145"). WHEN CHECKING YOUR ENROLLMENT STATUS LATER, YOU MUST PROVIDE THE SAME CHALLENGE RESPONSE. UNLIKE A TYPICAL PASSWORD PROTECTION, THE CHALLENGE QUESTION/RESPONSE COMBINATION IS MUCH EASIER TO RECALL AFTER A LONG PERIOD OF TIME. SINCE THE CHALLENGE RESPONSE IS CASE-SENSITIVE, YOU MAY WANT TO USE ALL LOWER-CASE OR ALL UPPER-CASE LETTERS.
3. FOLLOW INSTRUCTIONS TO BOOKMARK THE SCREEN THAT ALLOWS YOU TO CHECK YOUR ENROLLMENT STATUS LATER.
4. ON THE CHECK STATUS SCREEN, ENTER YOUR CHALLENGE RESPONSE TO CHECK THE STATUS OF YOUR ENROLLMENT REQUEST.
5. IF YOUR REQUEST IS APPROVED, YOUR CERTIFICATE WILL BE DOWNLOADED AUTOMATICALLY.
6. FOLLOW INSTRUCTIONS TO CONFIRM YOUR CERTIFICATE.

DIRECT USER ENROLLMENT

FIRST NAME: PAUL

LAST NAME: BENTON

E-MAIL ADDRESS: pbenton@mycompany.com

CHALLENGE QUESTION: WHAT IS HASH'S FAVORITE HASH

CHALLENGE RESPONSE: SHA1

VERIFY AND SUBMIT

EXIT AND RE-AUTHENTICATE

FIG. 38

EQUIFAX

CERTIFICATE CENTRAL

CERTIFICATE CENTRAL IS THE STARTING POINT FOR ACTUAL CERTIFICATE ISSUANCE.

IF YOU HAVE QUESTIONS ON CERTIFICATE ENROLLMENT, PLEASE READ THE EQUIFAX CERTIFICATE ENROLLMENT FREQUENTLY ASKED QUESTIONS AND ANSWERS FOR FURTHER INFORMATION.

WHAT BROWSERS ARE SUPPORTED FOR CERTIFICATE ENROLLMENT?

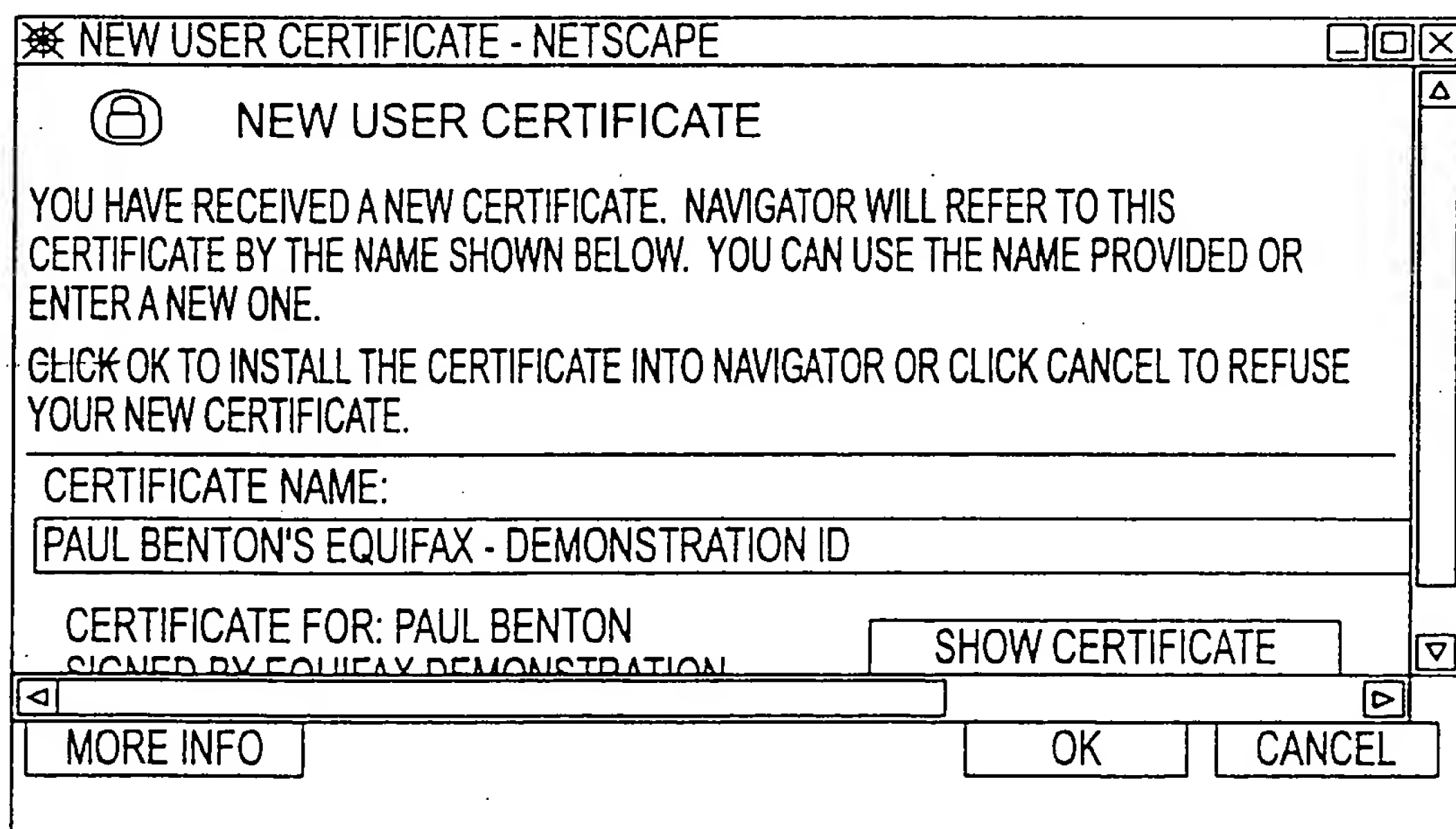
CERTIFICATE ENROLLMENT SUPPORTS NETSCAPE NAVIGATOR 3.x, NAVIGATOR AND COMMUNICATOR 4.x, AND MICROSOFT INTERNET EXPLORER 4.x WITH JAVASCRIPT ENABLED.

EQUIFAX CERTIFICATE ENROLLMENT

MR. BENTON, TO REQUEST YOUR CERTIFICATE BASED ON YOUR SUCCESSFUL AUTHENTICATION, PRESS THE GO BUTTON.

GO

FIG. 39



END

FIG. 40

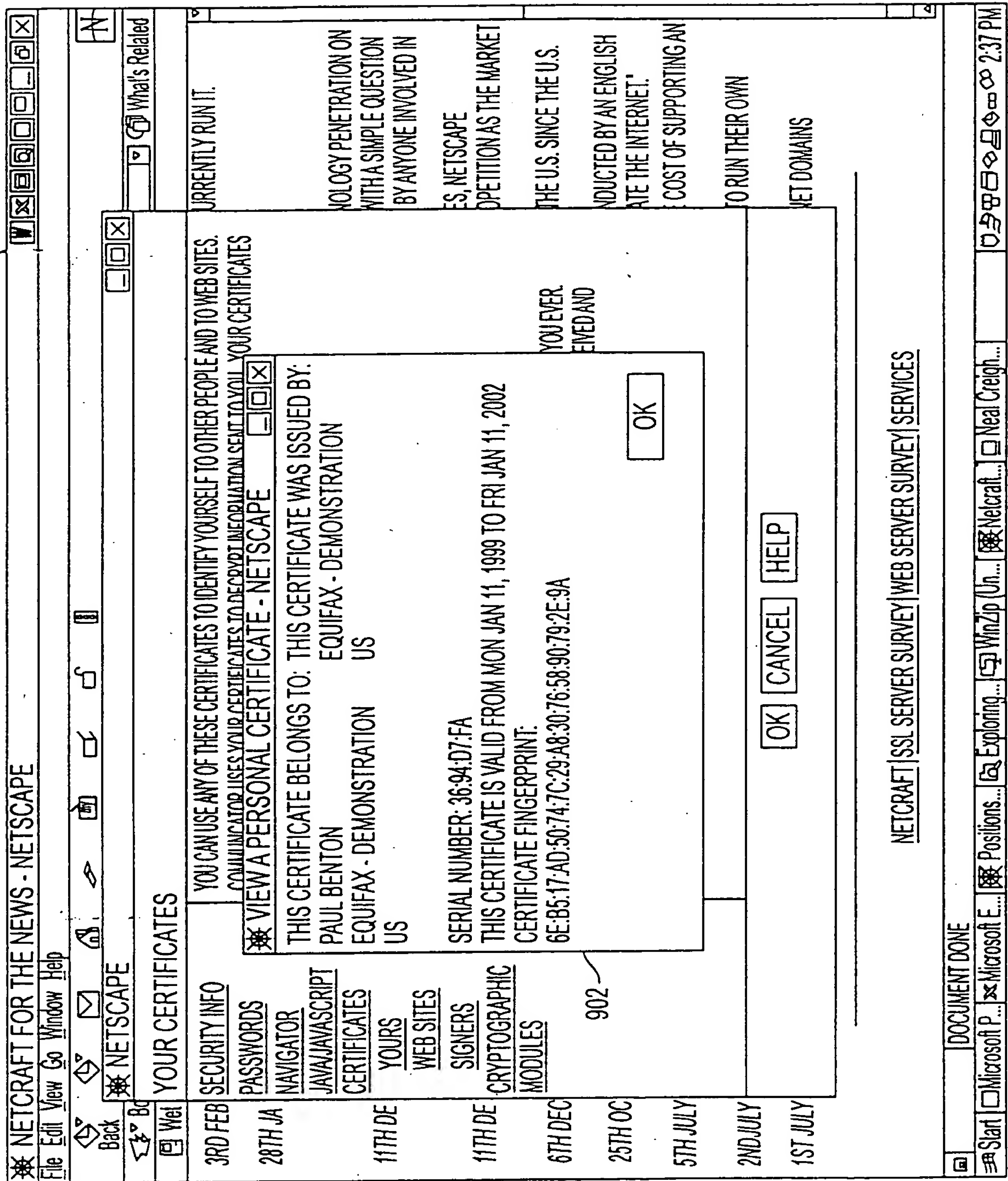


FIG. 41

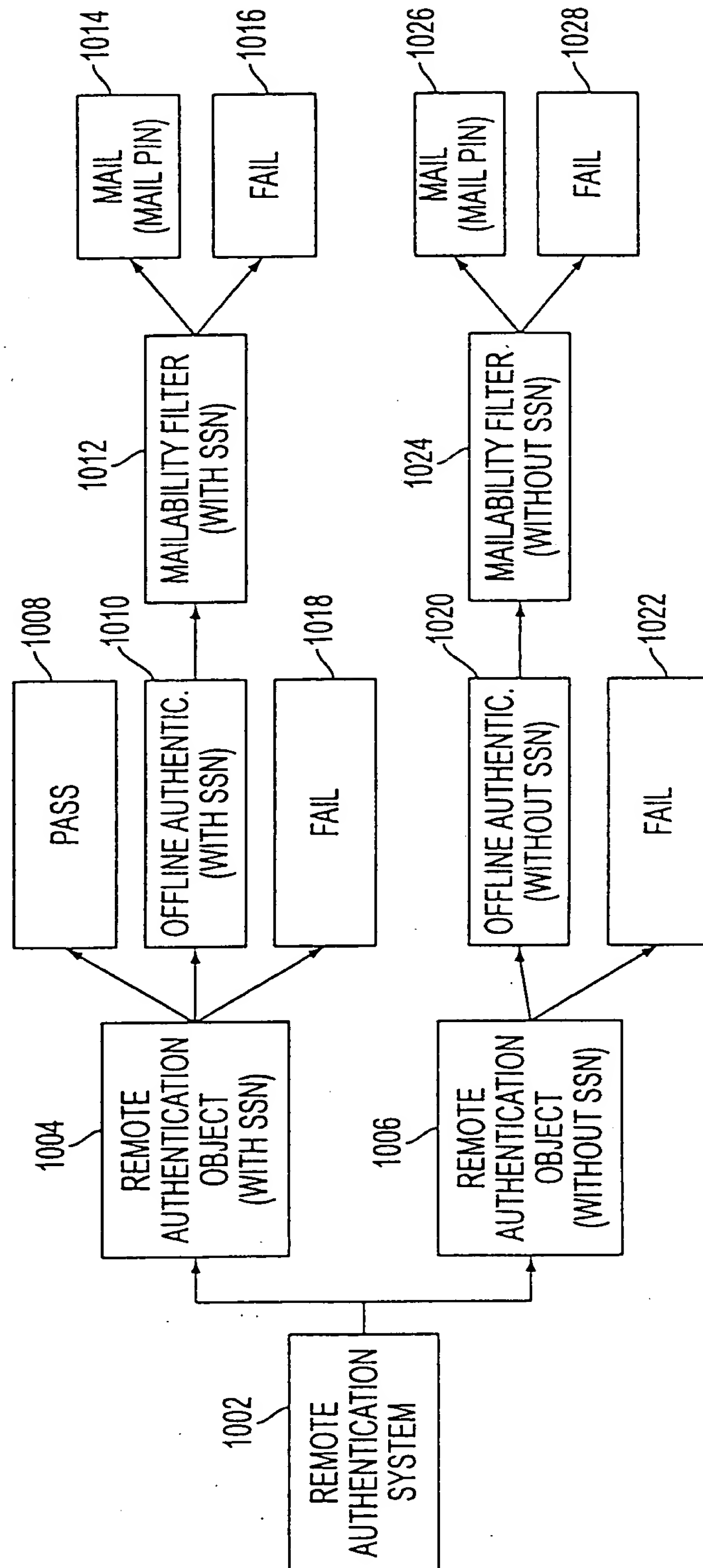


FIG. 42

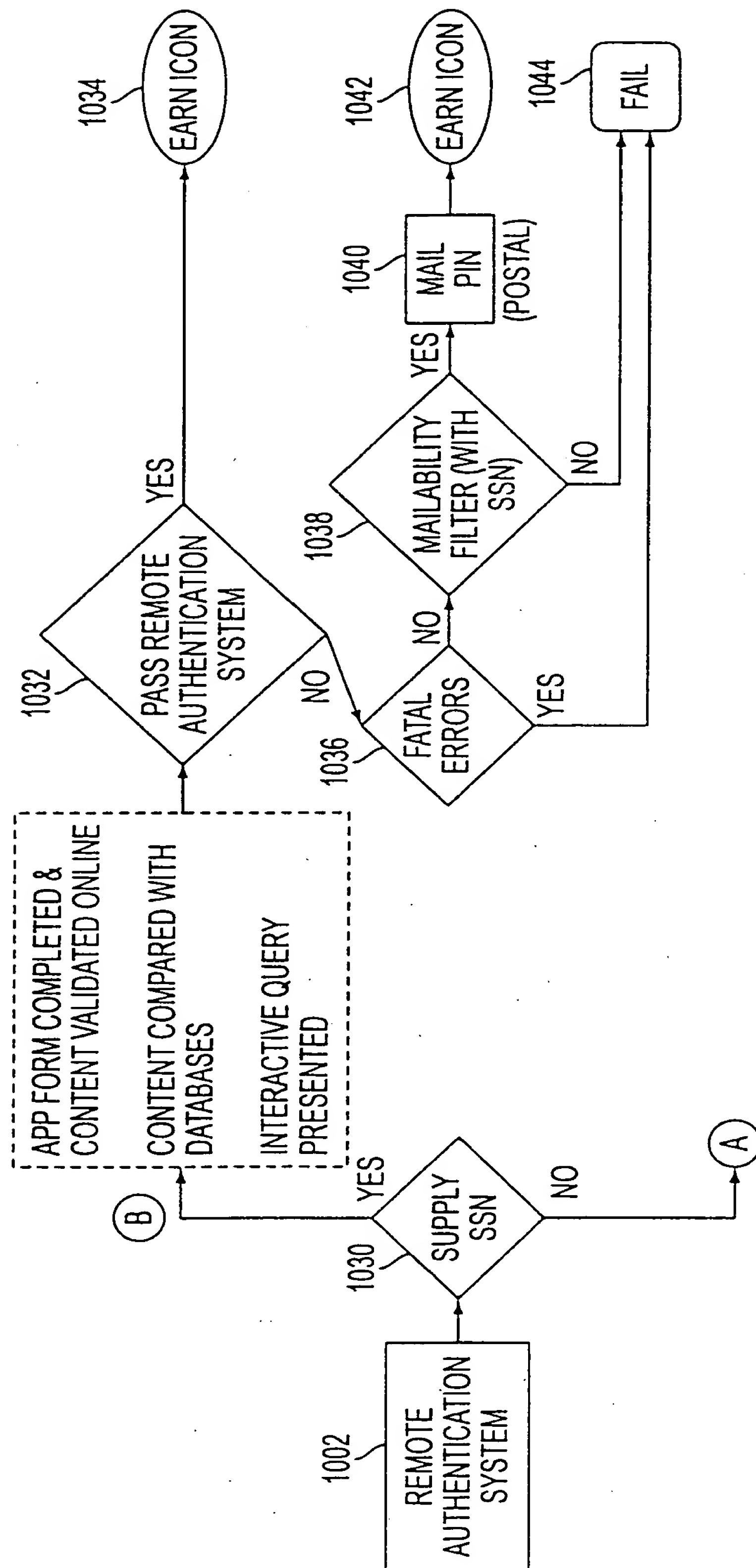


FIG. 43

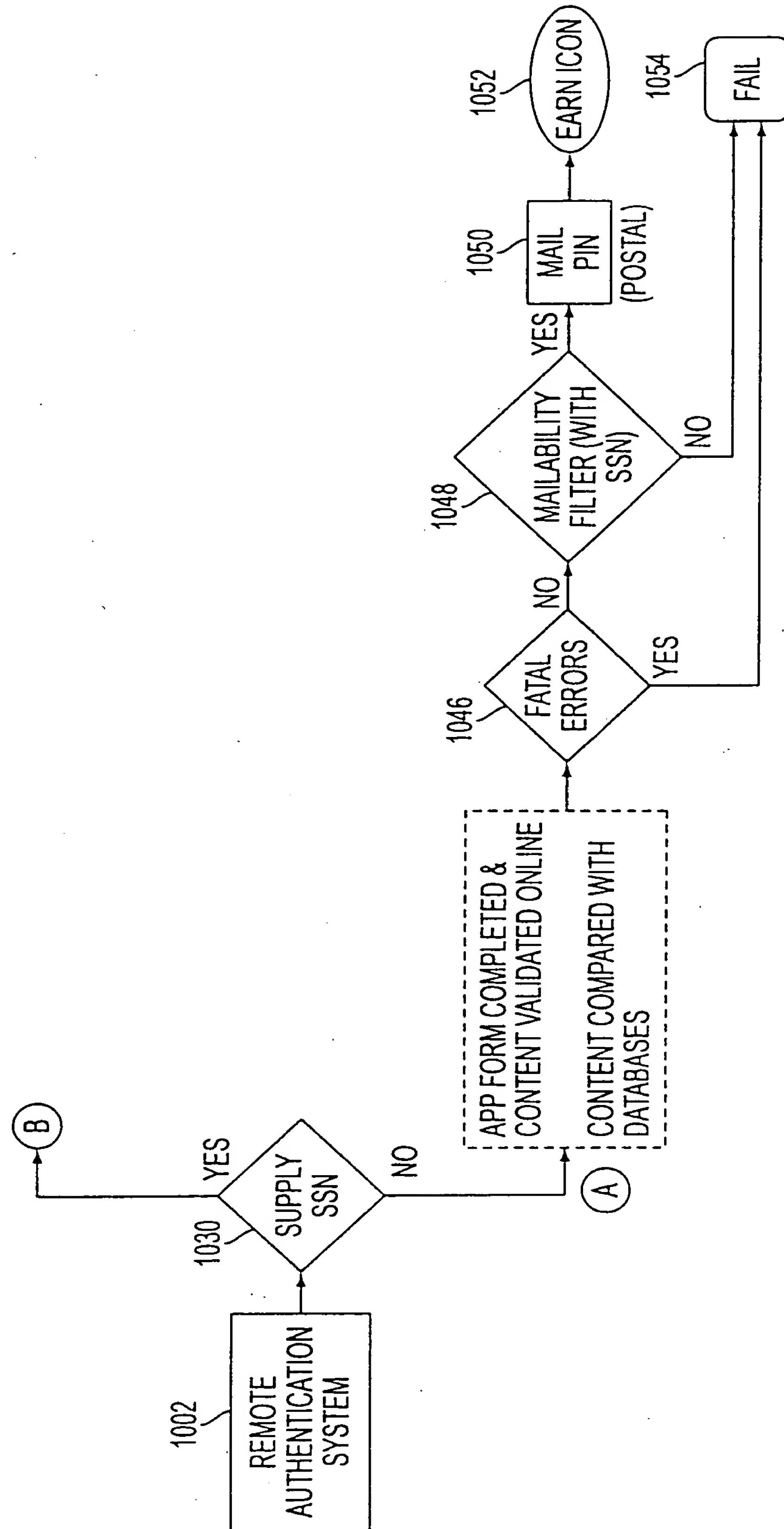


FIG. 44

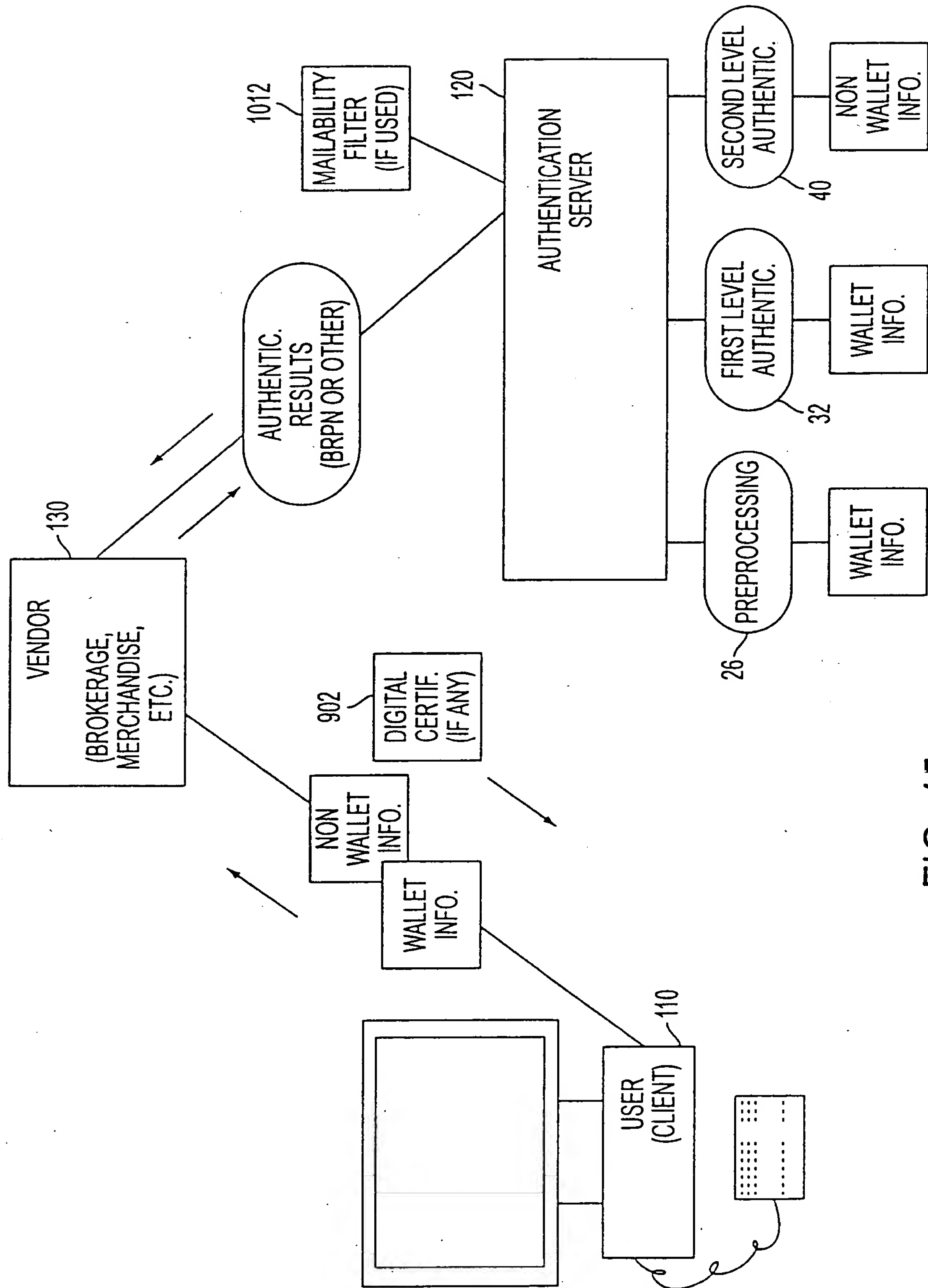


FIG. 45